# UNITED STATES BANKRUPTCY COURT

District of Oregon

In re Salvador Rios Manzo and Jodi Lyn Manzo
Debtor

Case No. 12-36855
Chapter 13

## Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:** Wells Fargo Bank, N.A.

**Court claim no.** (if known): 11

**Last four digits** of any number you use to identify the debtor's account: 7671

**Date of payment change:** Must be at least 21 days after date of this notice: 04/01/2013

**New total payment:** Principal, Interest, and escrow, if any: $1,243.84

**Uniform Claim Identifier:** ____________

### Part 1: Escrow Account Payment Adjustment

**Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☑ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

____________

Current escrow payment: $218.52 New escrow payment: $217.14

### Part 2: Mortgage Payment Adjustment

**Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?**

- ☑ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

____________

Current interest rate: ____________ New interest rate: ____________

Current principal and interest payment: ____________ New principal and interest payment: ____________

### Part 3: Other Payment Change

**Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☑ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: ____________

Current mortgage payment: ____________ New mortgage payment: ____________

## Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

☑ I am the creditor. ☐ I am the creditor's authorized agent. (Attach a copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

✗ /s/ Donna Harris Date 02/22/2013

VP of Loan Documentation

Print: Donna Harris Title VP of Loan Documentation

Company Wells Fargo Home Mortgage

Address MAC X7801-014
3476 Stateview Blvd.
Fort Mill, SC 29715

Specific Contact Information:
P: 800-274-7025
E: NoticeOfPaymentChangeInquiries@wellsfargo.com

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# UNITED STATES BANKRUPTCY COURT

District of Oregon

Chapter 13 No. 12-36855

In re:

Judge: Judge Randall L. Dunn

Salvador Rios Manzo and Jodi Lyn Manzo

Debtor(s).

## CERTIFICATE OF SERVICE

I hereby certify that on February 22, 2013, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre paid, or via filing with the US Bankruptcy Court's CM ECF system.

Debtor:
Salvador Rios Manzo
Jodi Lyn Manzo
5714 SE 120th Ave.
Portland, OR 97266

Debtor's Attorney:
NICHOLAS J HENDERSON
117 SW Taylor St ;200
Portland, OR 97204

Trustee:
Wayne Godare
1300 SW 5th ;1700
Portland, OR 97201

/s/ Bill Taylor

Authorized Agent

**Wells Fargo Home Mortgage**
PO Box 14547
Des Moines, IA 50306-4547

**For informational purposes**

**Escrow account disclosure statement and notice of new mortgage payment**

| | |
|---|---|
| **Loan number:** | [redacted] |
| **Next payment due date:** | April 01, 2011 |
| **New payment effective date:** | April 01, 2013 |
| **New payment amount:** | $1,243.84 |
| **Overage amount:** | **$80.69** |
| **Principal balance:** | $167,445.30 |
| **Interest rate:** | 5.875% |
| **Statement date:** | January 09, 2013 |
| **Account review period:** | **Oct 2012 - Mar 2013** |
| **Customer service:** | 1-800-340-0473 |
| **Customer service hours:** | Mon - Fri 6 a.m. - 10 p.m.<br>Sat 8 a.m. - 2 p.m. CT |

**We accept telecommunications relay service calls.**

**Property address:**
5714 SE 120TH AVENUE
PORTLAND OR 97266

SALVADOR R MANZO
JODI L MANZO
5714 SE 120TH AVENUE
PORTLAND OR 97266

Dear SALVADOR R MANZO and JODI L MANZO:

Each year, we review your escrow account to make sure the escrow portion of your monthly mortgage payment covers your property taxes and/or insurance premiums. Increases or decreases in your annual taxes and/or insurance premiums may cause your monthly mortgage payment amount to change. Here are the details of your most recent escrow account review.

Note: This notice is for informational purposes only and is being provided as a courtesy should you voluntarily decide to make any escrow shortage payment, if applicable. This notice should not be construed as an attempt to collect a debt or a demand for payment contrary to any protection you may have received pursuant to your bankruptcy case.

## New monthly escrow and mortgage payment amount

| **New payment effective date**<br>April 01, 2013[1] | **Current monthly payment ($)** | **New monthly payment ($)** |
|---|---|---|
| Principal and/or interest | 1,026.70 | 1,026.70 |
| Escrow payment | 218.52 | 217.14 |
| Escrow shortage/prepayment[2] | 0.00 | 0.00 |
| **Total payment amount** | **1,245.22** | **1,243.84** |

*1. If you use one of our automatic payment options, we will adjust your electronic withdrawal(s) to ensure your April 01, 2013 payment is made in full.*

*2. If your current monthly payment includes an amount to cover a previous escrow shortage, this amount will be added. If your current monthly payment includes an adjustment for extra funds you deposited to your escrow account, this amount will be deducted.*

The escrow disclosure indicates an overage of $80.69. If your loan is current or is brought current within 30 days of this statement date, a check may be sent in a separate envelope or your next payment amount reduced by the overage amount.

**A guide to your escrow questions and answers is available at: wellsfargo.com/escrowquestions**

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**For informational purposes** Loan number: [redacted]

## The following information covers your projected escrow account activity from Apr 2013 to Mar 2014

### Projected escrow account disbursements

**Annualized items to be paid from your escrow account ($):**

| | |
|---|---|
| MORTGAGE INS | 801.84 |
| HAZARD INS | 422.31 |
| COUNTY TAX | 1,381.56 |
| Total disbursements | 2,605.71 |
| **Monthly escrow payment** | **217.14**[1] |

*1. Your monthly escrow payment is calculated by dividing the total disbursements by 12.*

### Projected escrow account activity for the next 12 months

| | Anticipated payments ($) | | | Escrow balance ($) | |
|---|---|---|---|---|---|
| **Date** | **To escrow** | **From escrow** | **Description** | **Projected** | **Required** |
| Apr 2013 | | | Starting balance | 971.31 | 1,052.27 |
| Apr 2013 | 217.14 | 66.82 | FHA INSURANCE | 1,121.63 | 1,202.59 |
| May 2013 | 217.14 | 66.82 | FHA INSURANCE | 1,271.95 | 1,352.91 |
| Jun 2013 | 217.14 | 66.82 | FHA INSURANCE | 1,422.27 | 1,503.23 |
| Jul 2013 | 217.14 | 66.82 | FHA INSURANCE | 1,572.59 | 1,653.55 |
| Aug 2013 | 217.14 | 66.82 | FHA INSURANCE | 1,722.91 | 1,803.87 |
| Sep 2013 | 217.14 | 66.82 | FHA INSURANCE | 1,873.23 | 1,954.19 |
| Sep 2013 | 0.00 | 422.31 | ALLSTATE INSURANCE | 1,450.92 | 1,531.88 |
| Oct 2013 | 217.14 | 66.82 | FHA INSURANCE | 1,601.24 | 1,682.20 |
| Oct 2013 | 0.00 | 1,381.56 | MULTNOMAH COUNTY | 219.68[2] | 300.64[3] |
| Nov 2013 | 217.14 | 66.82 | FHA INSURANCE | 370.00 | 450.96 |
| Dec 2013 | 217.14 | 66.82 | FHA INSURANCE | 520.32 | 601.28 |
| Jan 2014 | 217.14 | 66.82 | FHA INSURANCE | 670.64 | 751.60 |
| Feb 2014 | 217.14 | 66.82 | FHA INSURANCE | 820.96 | 901.92 |
| Mar 2014 | 217.14 | 66.82 | FHA INSURANCE | 971.28 | 1,052.24 |
| **Total** | **2,605.68** | **2,605.71** | | | |

These calculations indicate the projected escrow balance will be more than the required escrow balance.

The projected escrow account activity is based on the most recent tax and/or insurance information available as well as the assumption that your payments will be received as agreed.

*2. **Projected low point**. The point during the 12-month period at which the projected escrow balance will reach its lowest point.*

*3. **Required escrow balance**. To cover unanticipated disbursements, including increases to tax or insurance payments, there is a 2-month minimum escrow balance allowable by state law and/or your mortgage contract. This amount does not include mortgage insurance.*

- *Your 2-month minimum escrow balance is **$300.64***
- *State law requires that this minimum escrow balance not exceed **$300.64***
- *Note: If you have an adjustable rate mortgage (ARM), you will receive a notice about your new mortgage payment when your ARM rate is scheduled to change.*

### Information about your escrow account overage

| | |
|---|---|
| Your lowest projected escrow account balance (low point) ($) | 219.68 |
| **Plus escrow adjustment4 ($)** | 161.65 |
| Less your required minimum escrow account balance ($) | 300.64 |
| **This means your escrow account has an overage of ($)** | **80.69** |

4. An Escrow Adjustment of $161.65, scheduled to be repaid through the bankruptcy, is included in this calculation.

**For informational purposes** Loan number: [redacted]

**The following information covers your escrow account history activity from Oct 2012 to Mar 2013**

| | Payments to escrow ($) | | Payments from escrow ($) | | | Escrow balance ($) | |
|---|---|---|---|---|---|---|---|
| **Date** | **Projected** | **Actual** | **Projected** | **Actual** | **Description** | **Projected** | **Actual** |
| Oct 2012 | | | | | Starting balance | 1,597.06 | 2,712.84- |
| Oct 2012 | 222.15 | 222.15 | 66.82 | 0.00[1] | FHA INSURANCE | 1,752.39 | 2,490.69- |
| Oct 2012 | 0.00 | 0.00 | 1,441.73 | 1,381.56[1] | MULTNOMAH COUNTY | 310.66 | 3,872.25- |
| Oct 2012 | 0.00 | 0.00 | 0.00 | 66.82[1] | FHA INSURANCE | 310.66 | 3,939.07- |
| Nov 2012 | 222.15 | 0.00[1] | 66.82 | 0.00[1] | FHA INSURANCE | 465.99 | 3,939.07- |
| Nov 2012 | 0.00 | 0.00 | 0.00 | 66.82[1] | FHA INSURANCE | 465.99 | 4,005.89- |
| Dec 2012 | 222.15 | 0.00[1] | 66.82 | 0.00[1] | FHA INSURANCE | 621.32 | 4,005.89- |
| Dec 2012 | 0.00 | 0.00 | 0.00 | 66.82[1] | FHA INSURANCE | 621.32 | 4,072.71- |
| *Jan 2013 est.* | *222.15* | *4,807.44[1]* | *66.82* | *0.00[1]* | *FHA INSURANCE* | *776.65* | *734.73* |
| Jan 2013 | 0.00 | 0.00 | 0.00 | 66.82[1] | FHA INSURANCE | 776.65 | 667.91 |
| *Feb 2013 est.* | *222.15* | *218.52[1]* | *66.82* | *66.82* | *FHA INSURANCE* | *931.98* | *819.61* |
| *Mar 2013 est.* | *222.15* | *218.52[1]* | *66.82* | *66.82* | *FHA INSURANCE* | *1,087.31* | *971.31* |
| **Totals** | **1,332.90** | **5,466.63** | **1,842.65** | **1,782.48** | | | |

*1. Indicates where a difference exists between the projected and actual account activity.*

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**A guide to your escrow questions and answers is available at: wellsfargo.com/escrowquestions**